OneCall Service Center

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Date: November 13, 2000

To: All Eligible Employees and Medical Participants in Tennessee

From: Jill Freeman, Manager, Benefits Delivery/OneCall

Subject: Inpatient Hospitalization for Mental Health Services

In accordance with Tennessee State Mental Illness Parity Law (H.B.1525), some mental health benefits under the CIGNA HealthCare Point of Service (POS) and Indemnity Out of Network Area plan will change as outlined below effective January 1,2001. There will be no changes to the CIGNA Healthsource mental health benefits. This change only affects mental health services. Alcohol and drug dependency treatment copayments and co-insurances will not change. Related benefits under the proposed Preferred Provider Organization (PPO) plan are outlined for your convenience. Please take a moment to review these changes, as they may affect your benefit plan selections for 2001.

Inpatient Hospitalization Day Limitation

Current: 100-day limit per lifetime in and out of network for POS Plan
Change: Up to 20 days per calendar year in and out of network for POS Plan

Current: 30-day limit per calendar year, 60-days per lifetime, in and out of network for Indemnity

Plan

Change: 20-day limit per calendar year in and out of network for Indemnity Plan
Benefit: 20-day limit per calendar year in and out of network for proposed PPO Plan

Partial Hospitalization or less costly residential treatment

Current: 100-day limit per lifetime in and out of network for POS Plan
Change: 40-day limit per calendar year in and out of network for POS Plan

Current: 30-day limit per calendar year, 60-days per lifetime, in and out of network for Indemnity

Plan

Change: 40-day limit per calendar year in and out of network for Indemnity Plan 40-day limit per calendar year in and out of network for proposed PPO

Outpatient Mental Health Office Visit Co-payment

Current: \$15 per visit in network, 70% of reasonable and customary after deductible out of network,

for POS Plan

Change: \$10 per visit in network, 70% of reasonable and customary after deductible out of network,

for POS Plan

Current: 80% of provider contract in network, 80% reasonable and customary after deductible out of

network, for Indemnity Plan. There is no change.

Benefit: 90% of provider contract in network, 90% reasonable and customary after deductible out of

network, for Indemnity Plan.